I cannot stand those God forsaken disclaimer commercials which follow the regular commercials. They are spoken too fast and you could not possibly understand them. They also add a lot of unecessary stress to my life which I do not need at my age. That is the most significant reason why I purchased an XM Radio. I will never listen to regular radio again as long as they use disclaimer commercials. XM RADIO is the most relaxing and most pleasureable thing that ever happened to broadcasting and myself. Its just like having taken a tranquilizer without actually taking one. I love it , love it , love it. I definitely and respectfully urge the FCC to reject the NAB's petition 04-160. This is America and I love it too.. Let's keep it free for all of us.